

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

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## 0 Valuation of Security

## 0 Assumption of Executory Contract or Unexpired Lease

## 0 Lien Avoidance

Last revised: December 1, 2017

**UNITED STATES BANKRUPTCY COURT  
New Jersey**

In Re: **Egly N Valenzuela**

Case No.:

18-21302

VFP

**Debtor(s)**

## CHAPTER 13 PLAN AND MOTIONS

- Original
- Motions Included

- Modified/Notice Required
- Modified/No Notice Required

Date:

7/9/2018

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

## THIS PLAN:

DOES  DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES  DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

DOES  DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney DGB

Initial Debtor: ENV

## Initial Co-Debtor

### Part 1: Payment and Length of Plan

a. The debtor shall pay \$100 per month to the Chapter 13 Trustee, starting in July 2018 for 3 months, and then shall pay 650.00 Monthly to the Chapter 13 Trustee, starting on October 2018 for approximately 57 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future Earnings  
 Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_

Refinance of real property:  
Description:  
Proposed date for completion: \_\_\_\_\_

Loan modification with respect to mortgage encumbering property:  
Description:  
Proposed date for completion: \_\_\_\_\_

d.  The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e.  Other information that may be important relating to the payment and length of plan:

### Part 2: Adequate Protection

**NONE**

a. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Internal Revenue Service	Taxes and certain other debts	unknown
Goldman & Beslow LLC	Attorney fees	unknown

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim

pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Ditech	First mortgage arrears	\$12,436.00	n/a	\$12,436.00	ongoing payments
Green Knoll	Condo Dues	\$14,032.04	n/a	\$14,032.04	ongoing payments

##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Credit Acceptance	2015 Nissan Altima	\$1280.12	n/a	\$1280.12	ongoing payments
Citizens Bank	2013 Ford Edge	\$557.09	n/a	557.09	ongoing payments

##### c. Secured claims excluded from 11 U.S.C. 506: **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender  NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C. 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan  NONE**

The following secured claims are unaffected by the Plan:  
Creditor

**g. Secured Claims to be Paid in Full Through the Plan  NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan

**Part 5: Unsecured Claims  NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

Not less than \$\_\_\_\_ to be distributed *pro rata*  
 Not less than 100 percent  
 *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases  NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions**  **NONE**

**NOTE:** All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).  NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.  NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.  NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

Upon Confirmation  
 Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims



Joint Debtor

**Certificate of Notice Page 8 of 9**  
**United States Bankruptcy Court**  
**District of New Jersey**

**In re:**  
**Egly N Valenzuela**  
**Debtor**

Case No. 18-21302-VFP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf901

Page 1 of 2  
Total Noticed: 39

Date Rcvd: Jul 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2018.

db +Egly N Valenzuela, 360 River Road, Apt. B, Nutley, NJ 07110-3613  
cr +GREEN KNOLL CONDOMINIUM ASSOCIATION, INC., C/O TANA BUCCA, ESQ., STARK & STARK,  
222 RIDGEDALE AVE, CEDAR KNOLLS, NJ 07927-2110  
517572074 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, Po Box 982238, El Paso, TX 79998)  
517572073 +Bank of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413  
517572076 +Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803  
517572075 +Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801  
517572084 ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316  
(address filed with court: Credit Acceptance, 25505 West 12 Mile Road,  
Southfield, MI 48034)  
517572080 +Citizens Bank, 480 Jefferson Blvd, Warwick, RI 02886-1359  
517572079 +Citizens Bank, Attention: ROP-15B, 1 Citizens Drive, Riverside, RI 02915-3035  
517572081 +Convergent Outsourcing, Inc, Po Box 9004, Renton, WA 98057-9004  
517572083 +Credit Acceptance, Po Box 513, Southfield, MI 48037-0513  
517572082 +Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331  
517572085 Credit Acceptance, Silver Triangle Building, 25502 West Twelve Mile Road,  
Southfield, MI 48034  
517572086 Credit Acceptance c/o, Morgan Bornstein & Morgan, 1236 Brace Road, Suite K,  
Cherry Hill, NJ 08034-3269  
517572088 ++++DITECH, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311  
(address filed with court: Ditech, 332 Minnesota St Ste 610, Saint Paul, MN 55101)  
517572089 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
517572090 +Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374-0241  
517572091 +Experian, P.O. Box 2002, Allen, TX 75013-2002  
517572092 +Experian, P.O. Box 4500, Allen, TX 75013-1311  
517572094 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868  
517572093 +First Premier Bank, Po Box 5524, Sioux Falls, SD 57117-5524  
517572095 +Green Knoll Condominium Association c/o, Stark and Stark, 993 Lenox Drive,  
Lawrence Township, NJ 08648-2389  
517572096 +Green Knolls Condominium Association, PO Box 364, Hamburg, NJ 07419-0364  
517572097 +Green Knoll Condominium Association, c/o Stark & Stark, P.O. Box 5315,  
Princeton, NJ 08543-5315  
517572100 +Lincoln Automotive Financial Service, Po Box Box 542000, Omaha, NE 68154-8000  
517572099 +Lincoln Automotive Financial Service, Attn: Bankruptcy, Po Box 542000,  
Omaha, NE 68154-8000  
517572103 +State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269,  
Trenton, NJ 08602-0269  
517572104 TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022  
517572105 +TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19022-1370  
517572106 +Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606-6429  
517572107 +Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 11 2018 23:30:29 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 11 2018 23:30:24 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
517572078 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 11 2018 23:35:20 Capital One,  
15000 Capital One Dr, Richmond, VA 23238  
517572077 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 11 2018 23:34:40 Capital One,  
Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
517572087 +E-mail/Text: bankruptcy.bnc@ditech.com Jul 11 2018 23:30:03 Ditech, Attn: Bankruptcy,  
Po Box 6172, Rapid City, SD 57709-6172  
517572098 E-mail/Text: cio.bnmail@irs.gov Jul 11 2018 23:29:47 Internal Revenue Service,  
P.O. Box 21126, Philadelphia, PA 19114-0326  
517572102 +E-mail/Text: clientservices@simonsagency.com Jul 11 2018 23:31:10 Simons Agency, Inc.,  
4963 Wintersweet Dr., Liverpool, NY 13088-2176  
517572101 +E-mail/Text: clientservices@simonsagency.com Jul 11 2018 23:31:10 Simons Agency, Inc.,  
Attn: Bankruptcy, 4963 Wintersweet Dr., Liverpool, NY 13088-2176

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 39

Date Rcvd: Jul 11, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2018

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2018 at the address(es) listed below:

David G. Beslow on behalf of Debtor Egly N Valenzuela yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmllawgroup.com  
Tana Bucca on behalf of Creditor GREEN KNOLL CONDOMINIUM ASSOCIATION, INC.  
tbucca@stark-stark.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5